

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: § Case No. 07-11280 BH
SMITH, VIRGIE §
§
§
§
Debtors §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under chapter _____ of the United States Bankruptcy Code on _____. The undersigned trustee was appointed on _____.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Administrative expenses
Payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor

Leaving a balance on hand of \$

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing claims in this case was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of

claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/G. David Bryant, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASESPage: 1
Exhibit A

Case No: 07-11280 BH Judge: RICHARD L. BOHANON
 Case Name: SMITH, VIRGIE
 For Period Ending: 07/22/09

Trustee Name: G. David Bryant, Trustee
 Date Filed (f) or Converted (c): 04/23/07 (f)
 341(a) Meeting Date: 05/22/07
 Claims Bar Date: 09/10/07

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) DA=554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 4400 KEEN OAKS, OKC, OK A PART OF THE SE/4 SE/4 SE	165,000.00	0.00	DA	0.00	FA
2. TFCU	5.00	0.00	DA	0.00	FA
3. FURNITURE Debtor Claimed Exemption	3,000.00	0.00	DA	0.00	FA
4. CLOTHING Debtor Claimed Exemption	800.00	0.00	DA	0.00	FA
5. POSSIBLE WORKER'S COMP SETTLEMENT Debtor Claimed Exemption	Unknown	0.00	DA	0.00	FA
6. 1999 MERCURY Debtor Claimed Exemption	1,500.00	0.00	DA	0.00	FA
7. 2003 GRAND PRIX	9,000.00	0.00	DA	0.00	FA
8. 1983 CHEVY S 10	1,000.00	0.00	DA	0.00	FA
9. tax refunds (2006 State and Federal) (u)	0.00	5,740.00		1,934.87	FA
10. Tax refunds -- potential 2007 State and Federal (u) INT. Post-Petition Interest Deposits (u)	Unknown	1,373.46	DA	0.00	FA
	Unknown	0.00		1.18	FA
					Value of Remaining Assets
TOTALS (Excluding Unknown Values)		\$180,305.00		\$7,113.46	\$0.00
					(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

5/31/07 -- Demand letter for tax refunds sent to counsel.

6/8/07-- Application to employ attorney filed.

06/11/07 -- Notice to file claims served by the clerk's office. Will await September bar date.

June 12, 2007, 11:20 am -- Attorney's office (677-2670 ex 221) contacted trustee to advise debtor will need to enter into payment arrangements in order to repay the estate monies due to spent tax refund. They will contact debtor regarding amount of monthly payments to be made with balloon payment in March of 2008. Attorney will contact us so that promissory note can be drafted. Attorney was advised of 6% interest rate if amount cannot be paid within 6 months.

06/15/07 -- Order employing attorney entered.

August 16, 2007, 10:34 am -- Check of claims register shows claims to be sufficient. Will await September bar date and recheck register for any additional claims.

August 31, 2007, 11:42 am - Second demand letter for tax refunds sent to counsel.

September 17, 2007, 04:16 pm -- Return telephone call to debtor. Having trouble making ends meet

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 07-11280 BH Judge: RICHARD L. BOHANON
 Case Name: SMITH, VIRGIE

Trustee Name: G. David Bryant, Trustee
 Date Filed (f) or Converted (c): 04/23/07 (f)
 341(a) Meeting Date: 05/22/07
 Claims Bar Date: 09/10/07

since taking early retirement from GM. Will pay \$50 per month until March 2008 so as to give him time to file his 2007 tax return and make larger payment from that refund. Will revisit after 2007 refund is received and see if further payment arrangements need to be made to pay any balance that may be due.

October 01, 2007, 05:09 pm Receipt of signed agreement and \$50 payment.

January 02, 2008, 02:46 pm Check of file status shows debtor is making payments per agreement. Balance due should be paid by balloon payment no later than March 31, 2008. There may also be additional funds due to the estate with regard to 2007 tax refunds. Claims register and claims printed for the file. Claims are sufficient.

March 04, 2008, 02:52 pm -- Letter request for 2007 tax returns sent to attorney.

05/19/08 Payment received per telephone call from debtor.

July 10, 2008 Letter to attorney for debtor advising debtor must make consistent payments. Attorney advised further court action may be taken if a payment agreement is not in place by July 30, 2008.

August 06, 2008, 02:26 pm Motion for turnover filed in an attempt to collect funds still due for 2006 and 2007 tax refunds.

August 29, 2008, 10:03 am Receipt of Order Compelling Turnover of Estate Property.

October 15, 2008, 11:31 am Motion to the OESC drafted for attorney's review.

November 26, 2008, 03:25 pm Draft OESC Motion.

January 13, 2009 -- Letter to OESC transmitting Order on motion and requesting information regarding employment.

March 19, 2009- Receipt of OESC information showing that debtor has not been employed since February 2008. Per Trustee, will move forward with distribution of assets collected to date and abandon additional assets.

June 30, 2009: Telephone call to bankruptcy court regarding claim #2 - wrong pdf document attached. Claims register is correct but not the attachment. They will attempt to contact claimant so correct pdf will be filed.

July 1, 2009: Correct pdf for Claim #2 substituted for incorrect entry. Reviewed and linked all claims to schedules in anticipation of preparation of trustee's fee application.

Initial Projected Date of Final Report (TFR): 04/23/10

Current Projected Date of Final Report (TFR): 04/23/10

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 07-11280 -BH
 Case Name: SMITH, VIRGIE
 Taxpayer ID No: *****3060
 For Period Ending: 07/22/09

Trustee Name: G. David Bryant, Trustee
 Bank Name: BANK OF AMERICA
 Account Number / CD #: *****6575 MONEY MARKET
 Blanket Bond (per case limit): \$ 7,656,000.00
 Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/01/07	9	VIRGIE SMITH 1517 N.E. 47TH OKLAHOMA CITY, OK 73111	BALANCE FORWARD Pmt. on Tax Refunds	1224-000	50.00		0.00 50.00
10/31/07	INT	BANK OF AMERICA	Interest Rate 0.750	1270-000	0.03		50.03
11/02/07	9	VIRGIE SMITH 1517 N.E. 47TH OKLAHOMA CITY, OK 73111	Pmt. on Tax Refunds	1224-000	50.00		100.03
11/30/07	INT	BANK OF AMERICA	Interest Rate 0.650	1270-000	0.05		100.08
12/07/07	9	VIRGIE SMITH 1517 N.E. 47TH OKLAHOMA CITY, OK 73111	Pmt. on Tax Refund	1224-000	50.00		150.08
12/31/07	INT	BANK OF AMERICA	Interest Rate 0.500	1270-000	0.06		150.14
01/31/08	INT	BANK OF AMERICA	Interest Rate 0.400	1270-000	0.06		150.20
02/29/08	INT	BANK OF AMERICA	Interest Rate 0.300	1270-000	0.04		150.24
03/04/08	9	VIRGIE SMITH 1517 N.E. 47TH OKLAHOMA CITY, OK 73111	Pmt. on Tax Refunds	1224-000	150.00		300.24
03/31/08	INT	BANK OF AMERICA	Interest Rate 0.250	1270-000	0.06		300.30
04/30/08	INT	BANK OF AMERICA	Interest Rate 0.250	1270-000	0.06		300.36
05/19/08	9	VIRGIE SMITH 1517 N.E. 47TH OKLAHOMA CITY, OK 73111	Money Order **585 Pmt on Tax Refund	1224-000	300.00		600.36
05/19/08	9	VIRGIE SMITH 1517 N.E. 47TH OKLAHOMA CITY, OK 73111	Money Order **586 Pmt. On Tax Ref.	1224-000	190.00		790.36
05/30/08	INT	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.05		790.41
06/30/08	INT	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.10		790.51
07/31/08	INT	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.10		790.61
08/29/08	INT	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.09		790.70
09/30/08	INT	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.10		790.80
10/31/08	INT	BANK OF AMERICA	Interest Rate 0.100	1270-000	0.08		790.88
11/28/08	INT	BANK OF AMERICA	Interest Rate 0.100	1270-000	0.06		790.94
12/24/08	9	TFCU PO Bo 45750 Tinker AFB OK 73145	Garnishment - tax refunds	1224-000	1,144.87		1,935.81
12/31/08	INT	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.04		1,935.85
01/30/09	INT	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		1,935.87
02/27/09	INT	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.01		1,935.88
03/31/09	INT	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		1,935.90
04/21/09		Transfer to Acct #*****9448	Bank Funds Transfer	9999-000		238.74	1,697.16
			Transfer made to facilitate payment of Order for Compensation (attorney for Trustee) filed 4/21/09.				
04/30/09	INT	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.04		1,697.20
05/29/09	INT	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.04		1,697.24
06/03/09	000101	INTERNATIONAL SURETIES, LTD. One Shell Square	Blanket Bond Disbursement Bond #016018012	2300-000		2.17	1,695.07

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 07-11280 -BH
Case Name: SMITH, VIRGIE

Taxpayer ID No: *****3060
For Period Ending: 07/22/09

Trustee Name: G. David Bryant, Trustee
Bank Name: BANK OF AMERICA
Account Number / CD #: *****6575 MONEY MARKET

Blanket Bond (per case limit): \$ 7,656,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/30/09	INT	701 Poydras Street, Suite 420 New Orleans, LA 70139 BANK OF AMERICA	Term: 06/01/09 to 06/01/10 Interest Rate 0.030 INTEREST REC'D FROM BANK Final Posting Transfer	1270-000 1270-000 9999-000	0.04 0.03 1,695.14		1,695.11 1,695.14 0.00
07/22/09	INT	BANK OF AMERICA					
07/22/09		Transfer to Acct #*****9448					

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3

Exhibit B

Case No: 07-11280 -BH
 Case Name: SMITH, VIRGIE
 Taxpayer ID No: *****3060
 For Period Ending: 07/22/09

Trustee Name: G. David Bryant, Trustee
 Bank Name: BANK OF AMERICA
 Account Number / CD #: *****9448 GENERAL CHECKING
 Blanket Bond (per case limit): \$ 7,656,000.00
 Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/21/09		Transfer from Acct #*****6575	BALANCE FORWARD Bank Funds Transfer Transfer made to facilitate payment of Order for Compensation (attorney for Trustee) filed 4/21/09.	9999-000	238.74		0.00 238.74
04/22/09	001001	Kline, Kline, Elliott & Bryant, P.C. 720 NE 63rd Street Oklahoma City, OK 73105	Attorney for Trustee Fees Per Order For Compensation filed 4/21/09.	3110-000		222.50	16.24
04/22/09	001002	Kline, Kline, Elliott & Bryant, P.C. 720 NE 63rd Street Oklahoma City, OK 73105	Per Order For Compensation filed 4/21/09. Attorney for Trustee Expenses	3120-000		16.24	0.00
07/22/09		Transfer from Acct #*****6575	Per Order For Compensation filed 4/21/09. Transfer In From MMA Account	9999-000	1,695.14		1,695.14

Total Of All Accounts 1,695.14

 EXHIBIT C
 ANALYSIS OF CLAIMS REGISTER

 Case Number: 07-11280
 Debtor Name: SMITH, VIRGIE
 Claims Bar Date: 09/10/07

 Page 1
 Claim Type Sequence

Date: July 22, 2009

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
0000009	Kline, Kline, Elliott & Bryant, P.C.	Administrative		\$222.50	\$222.50	\$0.00
001	720 NE 63rd Street	Per Order	entered 4/21/09.			
3110-00	Oklahoma City, OK 73105			4437079448	04/22/09 1001	222.50
0000010	Kline, Kline, Elliott & Bryant, P.C.	Administrative		\$16.24	\$16.24	\$0.00
001	720 NE 63rd Street	Per Order	entered April 21, 2009.			
3120-00	Oklahoma City, OK 73105			4437079448	04/22/09 1002	16.24
000002A	American General Finance	Secured	Filed 06/12/07	\$900.00	\$0.00	\$900.00
050	PO Box 3251		020012130525726399			
4210-00	Evansville IN 47731		020012130525726399			
000001	OKLAHOMA COUNTY TREASURER	Secured	Filed 05/03/07	\$0.00	\$0.00	\$0.00
050	320 ROBERT S KERR ROOM 307		(1-1) 2006 ad valorem tax			
4700-00	OKLAHOMA CITY OK 73102		2006 Ad valorem taxes were paid in full on 4/29/08 in the amount of \$1,926.59 No costs or interest was added by the County Treasurer at time of payment. County Treasurer records indicate account amount due as zero.			
			All subsequent years' tax has been paid in full. Records indicate a new owner paid the taxes for the 2008 tax year.			
000002B	American General Finance	Unsecured	Filed 06/12/07	\$1,854.75	\$0.00	\$1,854.75
070	PO Box 3251		#0020012130525726399			
7100-00	Evansville IN 47731		#0020012130525726399			
000003	CSI Group	Unsecured	Filed 06/19/07	\$283.16	\$0.00	\$283.16
070	2519 NW 23rd St Ste 204		Jeffrey D. Hirsch, MD			
7100-00	Oklahoma City OK 73107		639112			
			Jeffrey D. Hirsch, MD			
			639112			
000004	Chase Bank USA, N.A.	Unsecured	Filed 06/29/07	\$24,132.64	\$0.00	\$24,132.64
070	c/o Weinstein & Riley, P.S.		xxxxxxxxxxxx2256			
7100-00	PO Box 3978		UAW-GM Legal Services James L. Bentley			
	Seattle, WA 981243978		xxxxxxxxxxxx2256			
			UAW-GM Legal Services James L. Bentley			
000005	Recovery Management Systems	Unsecured	Filed 07/06/07	\$5,941.72	\$0.00	\$5,941.72
070	Corporation		xxxxxxxxxxxx0893			
7100-00	For YESSG I		xxxxxxxxxxxx0893			
	As Assignee of HOUSEHOLD BANK					
	25 SE 2nd Avenue, Suite 1120					
	Miami FL 33131					

 EXHIBIT C
 ANALYSIS OF CLAIMS REGISTER

 Case Number: 07-11280
 Debtor Name: SMITH, VIRGIE
 Claims Bar Date: 09/10/07

 Page 2
 Claim Type Sequence

Date: July 22, 2009

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000006	LVNV Funding LLC its successors and assigns as assignee of Citi	Unsecured	Filed 09/04/07	\$487.45	\$0.00	\$487.45
070	Resurgent Capital Services		Citibank xxxxxxxxxxxx1577			
7100-00	PO Box 10587		Citibank xxxxxxxxxxxx1577			
	Greenville, SC 29603-0587					
000007	LVNV Funding LLC its successors and assigns as assignee of Citibank	Unsecured	Filed 09/04/07	\$1,744.34	\$0.00	\$1,744.34
070	Resurgent Capital Services		Citibank xxxxxxxxxxxx3052			
7100-00	PO Box 10587		Citibank xxxxxxxxxxxx3052			
	Greenville, SC 29603-0587					
000008	LVNV Funding LLC its successors and assigns as assignee of Citibank	Unsecured	Filed 03/27/08	\$6,901.58	\$0.00	\$6,901.58
080	Resurgent Capital Services		Citibank xxxxxxxxxxxx6486			
7200-00	PO Box 10587		Citibank xxxxxxxxxxxx6486			
	Greenville, SC 29603-0587					
Case Totals:				\$42,484.38	\$238.74	\$42,245.64

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 07-11280 BH
 Case Name: SMITH, VIRGIE
 Trustee Name: G. David Bryant, Trustee

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
_____	\$ _____
_____	\$ _____
_____	\$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Trustee: G. David Bryant, Trustee</u>	\$ _____	\$ _____
<u>Attorney for trustee:</u>	\$ _____	\$ _____
<u>Appraiser:</u>	\$ _____	\$ _____
<u>Auctioneer:</u>	\$ _____	\$ _____
<u>Accountant:</u>	\$ _____	\$ _____
<u>Special Attorney for trustee:</u>	\$ _____	\$ _____
<u>Charges:</u>	\$ _____	\$ _____
<u>Fees:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor:</i>	\$	\$
<i>Attorney for:</i>	\$	\$
<i>Accountant for:</i>	\$	\$
<i>Appraiser for:</i>	\$	\$
<i>Other:</i>	\$	\$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$_____	\$_____
_____	_____	\$_____	\$_____
_____	_____	\$_____	\$_____

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<i>000003</i>	<i>CSI Group</i>	\$_____	\$_____
<i>000004</i>	<i>Chase Bank USA, N.A.</i>	\$_____	\$_____
	<i>Recovery Management</i>		
<i>000005</i>	<i>Systems Corporation</i>	\$_____	\$_____

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000006</u>	<i>L VNV Funding LLC its successors and assigns as</i>	\$ _____	\$ _____
<u>000007</u>	<i>L VNV Funding LLC its successors and assigns as</i>	\$ _____	\$ _____
<u>000002B</u>	<i>American General Finance</i>	\$ _____	\$ _____

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000008</u>	<i>L VNV Funding LLC its successors and assigns as</i>	\$ _____	\$ _____
		\$ _____	\$ _____
		\$ _____	\$ _____

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		\$ _____	\$ _____
		\$ _____	\$ _____
		\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is
\$.